

Home and Auto Insurance

December 20, 2006

Q. I haven't heard of this program before. What is it?

A. Through a competitive process, the State of Utah selected both the Metropolitan Insurance Company (MetLife) and Liberty Mutual to offer auto and home insurance policies to State employees at group rates.

Q. Does it work differently from my present insurance company?

Insurance policies are similar regardless of the provider. State employees who purchase home and/or auto insurance policies from MetLife or Liberty Mutual can have the premiums paid through payroll deductions. This approach saves the insurance company administrative expenses, which may result in lower premiums for the policyholders.

Q. My homeowners insurance is presently added to my monthly house payment. Can I change that to payroll deduction?

A. Probably not. Lending companies typically require that escrow accounts be funded through a monthly payment made directly to them. However, if you own your home, you can utilize payroll deduction to pay for homeowners insurance.

Q. Are the premiums through MetLife and Liberty Mutual always lower than that available elsewhere?

A. No. Marketing of insurance products is competitive and rates will vary between individuals. Other providers may have different claims experience and different rate structures than those at MetLife and Liberty Mutual. Consequently, insurance premiums for comparable products will vary. To make an informed decision, you should compare the costs for the same coverage provided by several insurers. The Department of Insurance also has pamphlets comparing policy costs for various scenarios.

Q. Do many state employees participate in this program?

A. Presently, MetLife has approximately 4,500 policies in force for state employees, which may include both auto and homeowner's policies for some employees. Liberty Mutual is a new provider as of November 2004 and currently has 833 policies in force for state employees.

Q. Does MetLife or Liberty Mutual offer other kinds of coverage?

A. Yes. Umbrella coverage and recreational vehicle coverage are examples of other kinds of coverage that is available.

Q. How can I obtain quotes to see if MetLife or Liberty Mutual makes sense for me?

A. To reach MetLife, call 1-800-GET-MET1 (800-438-6381) and you will be connected with a representative who can provide information on quotes. You can also go to <https://metautobenefitsapp.metlife.com/> and receive an online quote in as little as 11 minutes by using company code 03T to identify you as a State of Utah employee. Liberty Mutual can be reached through 3 local agents (Salt Lake City 1-800-634-4021, Bountiful 1-800-365-2004 or Orem 1-800-654-5502) or at www.libertymutual.com. Use client code 110225 to identify you as a State of Utah employee.

It would help to have current policy information available to ensure that you receive quotes for comparable coverage. In addition, the representatives will need the Vehicle Identification Number (VIN) for each car being insured and the driver's license number for each member of your household.

Q. I am used to having an agent help me make coverage decisions. How do I alter coverage if my needs change?

A. Simply call the same number listed above to speak with representative from either MetLife or Liberty Mutual. The representatives are trained to answer specific insurance related questions.